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Sent: Friday, January 07, 2011 8:00 PM
To: Hanchett, James (DPH)
Subject: Winter GIC For Your Benefit News

**Be Sure to Weigh Your Options During Annual Enrollment
April 8 – May 9, 2011; Once Enrolled in a Plan, Maximize Your Benefits**

Although annual enrollment will not be here until spring, it's important to begin thinking about what you and your family need in the way of health insurance. With health insurance costs – premiums, deductibles and copays – taking a bigger bite out of employees' paychecks, considering lower cost GIC options is a way to save hundreds of dollars each year. However, it's also important to know of some of the trade offs of lower cost health plan options. [Read More...](#)

**Open Enrollment for Dependents Ages 19-26
April 8 – May 9, 2011 for Coverage Effective July 1, 2011**

As part of the Patient Protection and Affordable Care Act (federal health reform), coverage for most dependent children has been extended to the age of 26 effective July 1, 2011. The GIC already covers many dependents ages 19 and over as full time students or as Non-IRS or IRS dependents under Massachusetts health reform. The open enrollment for GIC dependent coverage will take place April 8 – May 9, 2011, for coverage effective July 1, 2011. In preparation for this enrollment, the following information will help members understand what is changing and how it may affect their dependent's eligibility. [Read More...](#)

**National Health Care Reform and Mental Health Parity Act
What They Mean to GIC Members in 2011**

Because Massachusetts is a leader in health care reform and mental health parity, its residents will not have as many changes to their health and mental health benefits as others across the country as the result of the Patient Protection and Affordability Act and the Mental Health Parity Act. However, there still will be some benefit enhancements in 2011 as a result of these laws. GIC staff has been working through the details of current state law and the new federal laws so that where state law is more generous, those benefits will also be offered in addition to federal law, and is also working on all procedures, policies, communications, and systems changes for the 2011 roll out. [Read More...](#)

**Look for Your Annual Benefit Statement
Before the Beginning of February
*NEW! – Municipal Member Benefit Statements***

All GIC members with coverage as of January 1, 2011, will be mailed a personalized benefit statement at the end of January. This statement gives you an overview of the benefits you have with the GIC and who you cover, and helps you make sure your records with the GIC are up-to-date before annual enrollment begins. [Read More...](#)

Commission Must Be Willing to Do More to Make Significant Impact on Rising Health Care Costs While Providing Comprehensive Benefits

Health care continues to be a cost driver, and fiscal year 2012 will again be a challenging year for the state, according to Administration and Finance Designee to the GIC Katie Luddy. She says the GIC will play an important role in the Administration's efforts to address rising health care costs. "The GIC has already taken the lead in offering new, affordable options to employees through limited networks; however, it is clear that in order to make a significant impact on rising costs, we'll have to do more," says Commissioner Luddy. The Commissioner says the Commission will need to re-examine all aspects of how it provides benefits, including cost sharing and the enrollment process. [Read More...](#)

Retail Clinics Offer an Alternative for Sick Visits
by Anton Dodek, M.D., Tufts Health Plan

With the arrival of retail clinics in the Commonwealth in 2008, patients seeking urgent or acute care can now choose from several options: an appointment with a primary care provider, a trip to the emergency room/urgent care center or a visit to a pharmacy-based retail clinic. [Read More...](#)

The winter 2011 issue of For Your Benefit includes these topics and more. See the attached link for a copy of the newsletter. Printed copies will be available through the GIC Coordinator in your benefits office mid month.